
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 33

Week Ending August 14, 2021

Enforcement

Dime Community Bank, Hauppauge, New York -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, August 12, 2021

South Shore Bank, Weymouth, Massachusetts -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, August 12, 2021

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Holding Companies

Dallas

GrahamJB6 Company, Kingwood, Texas -- to become a bank holding company by acquiring Security Bancshares, Inc., Waco, and indirectly acquiring Citizens State Bank, Woodville, both of Texas.

- Approved, August 13, 2021

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- request by The Mawn Family Limited Partnership and James J. Mawn Sr. for relief from certain commitments.

- Approved, August 12, 2021

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas -- waiver of application to merge with Triumph Bancshares, Inc., and thereby acquire its wholly owned subsidiary, Triumph Bank, both of Memphis, Tennessee, in connection with the merger of Triumph Bank with and into Simmons Bank, Pine Bluff, Arkansas.

- Granted, August 9, 2021

Kansas City

Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma -- to merge with Capital Bank Holdings, Inc., and thereby indirectly acquire Oklahoma Capital Bank, both of Tulsa, Oklahoma.

- Approved, August 13, 2021

Bank Mergers

Boston

Reading Co-operative Bank, Reading, Massachusetts -- to purchase certain assets and assume certain liabilities of branches of Coastal Heritage Bank, Weymouth, at 400 Broadway, Lynn, and 28 Nahant Road, Nahant, all of Massachusetts.

- Approved, August 9, 2021

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Landmark Community Bank, Collierville, Tennessee, and to retain the acquired facilities as branches.

- Approved, August 9, 2021

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Triumph Bank, Memphis, Tennessee, and to retain the acquired facilities as branches.

- Approved, August 9, 2021

Banks, State Member

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to retain control of Adirondack Trust Company Financial Services, Inc., Saratoga Springs, New York, as a financial subsidiary that engages in certain insurance activities.

- Approved, August 11, 2021

Cleveland

BBVA USA, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, August 12, 2021

Change in Bank Control

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- Steuart L. Walton, Thomas L. Walton, Alice A. Proietti, and James M. Walton, all of Bentonville, Arkansas, to retain control of Arvest Bank Group, Inc., and its subsidiary, Arvest Bank, Fayetteville, Arkansas, and become members of the Walton Family Group.

- Permitted, August 9, 2021

Chicago

Drake Holding Company, Radcliffe, Iowa -- Richard R. Drake Family Trust - B, Radcliffe, Iowa, with Cynthia A. Shirar, Marshalltown, Iowa; Edwin A. Drake, West Des Moines, Iowa; and Bryan S. Drake, Radcliffe, Iowa, all individually and as co-trustees, to join the Drake Family Control Group, a group acting in concert, to retain voting shares of Drake Holding Company and indirectly retain voting shares of Security State Bank, Radcliffe, Iowa.

- Permitted, August 13, 2021

Minneapolis

WNB Holding Company, Winona, Minnesota -- Elizabeth King Bach Trust under Agreement dated July 19, 2019; E.L. King Jr. Marital Trust fbo E.L. King III; E.L. King Jr. Marital Trust fbo Elizabeth King Bach; E.L. King Jr. Generation Skip Trust fbo E.L. King III; and E.L. King Jr. Generation Skip Trust fbo Elizabeth King Bach, all of Winona, Minnesota (WNB Financial, National Association, Winona, Minnesota (Bank), and Kent Gernander, Rushford, Minnesota, are co-trustees for these five trusts); and David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota (Bank is trustee and Kent Gernander has proxy with power to vote the shares for this trust) to become members of the Gernander group, a group acting in concert, to retain voting shares of WNB Holding Company and thereby indirectly retain voting shares of Bank.

- Permitted, August 12, 2021

Change in Bank Control

Minneapolis

WNB Holding Company, Winona, Minnesota -- Daniel King, North Plains, Oregon; Sarah King, Henderson, Nevada; Heather Bach, LaCrosse, Wisconsin; Nicolle Jensen, Santa Fe, New Mexico; Sarah Bach-Lumsden, Winona, Minnesota; and the Frederick R. King Marital Trust U/W and Frederick R. King Family Trust U/W, both of Winona, Minnesota (WNB Financial, National Association, Winona, Minnesota (Bank) and Elizabeth King Bach, Winona, Minnesota are co-trustees for these two trusts) to become members of the King group, a group acting in concert, to retain voting shares of WNB Holding Company and thereby indirectly retain voting shares of Bank.

- Permitted, August 12, 2021

Extensions of Time

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, August 10, 2021

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCORP OF BERKSHIRES MHC	* 3A1	Community Bancorp of the Berkshires, MHC (in formation), and Community Bancorp of the Berkshires, Inc. (in formation), both of Adams, Massachusetts to become mutual bank holding and stock bank holding, respectively, by acquiring Adams Community Bank, Adams, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	09/08/2021
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Boston, Massachusetts, to acquire Century Bancorp, Inc., Medford, Massachusetts, and its subsidiary, Century Bank & Trust Company, Medford, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	08/30/2021

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITICORP LLC	Investment	Prior notice by Citicorp LLC, New York, New York, to make additional investments pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 4c8	New York Community Bancorp, Inc., Westbury, New York, to acquire 100 percent of Flagstar Bancorp, Inc., and thereby indirectly acquire Flagstar Bank, FSB, both of Troy, Michigan, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper:	06/19/2021
			Federal Register:	08/30/2021

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANK MHC	4c8	Columbia Bank MHC and Columbia Financial, Inc., parent holding companies of Columbia Bank, a federal savings bank that has made an election to operate as a "Covered Savings Association", all of Fair Lawn, NJ, to acquire Freehold MHC and Freehold Bancorp, respectively, and to indirectly acquire and operate Freehold Bank, all of Freehold, NJ, pursuant to Section 4(c)(8) of the Bank Holding Company Act, following the conversion of Freehold Bank from a state savings bank to a federal savings association.	Newspaper:	Not applicable
			Federal Register:	09/09/2021

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
Lafayette Banking Company	3A1	Lafayette Banking Company, Mayo, Florida, to become a bank holding company by acquiring outstanding shares of Lafayette State Bank, Mayo, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 337 Airport Road, Suite A, Auburn, Alabama.	Newspaper:	08/26/2021
			Federal Register:	Not applicable
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 170 Saint Francis Street, known as the St. Francis branch, Mobile, Alabama.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MICHIGAN FINANCIAL	* 3A1	Bank Michigan Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring Bank Michigan, Brooklyn, Michigan.	Newspaper:	Not available
			Federal Register:	09/15/2021
COMMUNITY FIRST FINANCIAL CORPORATION	CIC	Robert F. Hingst Living Trust, Robert Hingst as trustee, both of Kokomo, Indiana, along with Ann Hingst Vyas and Amit Vyas, Chicago, Illinois; to join the Hingst Family Control Group, a group acting in concert, to acquire voting shares of Community First Financial Corporation, Kokomo, Indiana, and thereby indirectly acquire voting shares of Community First Bank of Indiana, Kokomo, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
FOSTORIA BANKSHARES, INC.	CIC	The CAOS Family Irrevocable Trust, Teresa J. Simington and Bradley D. Simington, as co-trustees, and Bradley D. Simington, as an individual, all of Milford, IA to form the CAOS Family Irrevocable Trust control group, a group acting in concert, and to retain voting shares of Fostoria Bankshares, Inc., and thereby indirectly retain voting shares of Farm Savings Bank, both of Fostoria, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
MILLEDGEVILLE BANCORP, INC.	CIC	Cheryl Allen, Sterling, Illinois; Gregg DeVries, Byron, Illinois; and Sandra K. DeVries Trust, Sandra K. DeVries, as trustee, and Roger P. DeVries Trust, Roger P. DeVries, as trustee, all of Milledgeville, Illinois; as the DeVries Family Control Group, a group acting in concert; and Edward M. Tyne, Kay F. Tyne, and Margaret A. Tyne, all of Polo, Illinois; and Courtney Tyne, Washington, D.C.; as the Tyne Family Control Group, a group acting in concert, to acquire additional voting shares of Milledgeville Bancorp, Inc., and thereby indirectly acquire voting shares of Milledgeville State Bank, both of Milledgeville, Illinois.	Newspaper:	Not available
			Federal Register:	08/25/2021
NORTH SHORE, MHC	MHC Activity	North Shore MHC, Waukegan, IL, is seeking the inclusion of non-interest bearing demand accounts in the offering priority for the upcoming MHC full conversion to be submitted in September 2021. By default, Regulation MM requires the exclusion of all non-interest bearing demand deposit accounts from the stock offering priority. North Shore MHC is requesting a review of their support for the request prior to submitting the full conversion application.	Newspaper:	Not applicable
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
OTTAWA BANCORP, INC.	* 3A1	Ottawa Bancorp, Inc., Ottawa, Illinois, to become a bank holding company as a result of the conversion of Ottawa Savings Bank, Ottawa, Illinois, from a federally chartered savings association to a state chartered bank.	Newspaper:	Not available
			Federal Register:	Not available
WOODTRUST FINANCIAL CORPORATION	CIC	The Steven C. Bell 2021 Investment Trust, Paula Bell, as trustee, both of Wisconsin Rapids, Wisconsin; and the Linda J. Growney Investment Trust, Madison, Wisconsin, Chad Kane, Wausau, Wisconsin; to join the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin. Additionally, Paula Bell, a current member of the Bell Family Control Group, to individually, and as trustee of the Steven C. Bell 2021 Investment Trust, both of Wisconsin Rapids, Wisconsin; acquire control of 25 percent or more of the voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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The following state member banks have been examined and their CRA public evaluations are now available.

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	PWI	First Bank, Creve Coeur, Missouri, proposes to make a \$3 million public welfare investment in Caltius Partners VI, LP, St. Louis, Missouri, a Small Business Investment Company.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	04/05/2021	08/07/2021	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 14, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FINANCIAL SERVICES OF LOWRY, INC.	CIC	The Peter J. Nelson Irrevocable Trust II, u/a/d __, 2021 - Kari A.M. Nelson, Trustee, both of Glenwood, Minnesota, to acquire shares of Financial Services of Lowry, Inc. ("FSLI"), Lowry, Minnesota and thereby join the Nelson-Martinson family shareholder group acting in concert that collectively controls 25% or more of the shares and thereby controls FSLI. FSLI controls Lowry State Bank, Lowry, Minnesota and First National Bank of Osakis, Osakis, Minnesota.	Newspaper: Federal Register:	Not available Not available
HERITAGE BANCSHARES GROUP INC. ESOP	* 3A1	The Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust; to become a bank holding company by acquiring 32.6 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., both of Spicer, Minnesota. Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust, Spicer, Minnesota elects to be a financial holding company.	Newspaper: Federal Register:	08/03/2021 08/13/2021
IPSWICH COMMUNITY BANCSHARES, INC.	CIC	Patty Beyers, Roscoe, South Dakota, to retain voting shares of Ipswich Community Bancshares, Inc. and thereby indirectly retain voting shares of Ipswich State Bank, both of Ipswich, South Dakota.	Newspaper: Federal Register:	08/17/2021 08/27/2021
MINNESOTA COMMUNITY BANCSHARES, INC.	CIC	Daniel Otten, Hayward, Minnesota, to retain voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota, and thereby indirectly retain voting shares of Arcadian Bank, Hartland, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 14, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR RAPIDS STATE COMPANY	CIC	Kathleen Sullivan, Cedar Rapids, Nebraska, to acquire voting shares of Cedar Rapids State Company, and thereby indirectly acquire voting shares of Cedar Rapids State Bank, both of Cedar Rapids, Nebraska, and to join the Sullivan Family Group.	Newspaper:	Not available
			Federal Register:	Not available
EQUITY BANK	* 18C	Equity Bank, Andover, Kansas, to purchase certain assets and assume certain liabilities of the branches of Security Bank of Kansas City, Kansas City, Kansas, located at 602 Edmond Street, St. Joseph, Missouri; 401 N. Woodbine Road, St. Joseph, Missouri; and 5348 Lake Avenue, St. Joseph, Missouri; and incident thereto, to establish three branches.	Newspaper:	09/09/2021
	* Branch		Federal Register:	Not applicable
N.B.C. BANCSHARES IN PAWHUSKA, INC.	* 3A3	N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, to acquire The American Bank, Wagoner, Oklahoma.	Newspaper:	09/10/2021
			Federal Register:	09/13/2021
TRI VALLEY BANCSHARES, INC.	* 3A3	Tri Valley Bancshares, Inc., Talmage, Nebraska; to acquire First State Bank, Scottsbluff, Nebraska.	Newspaper:	Not available
			Federal Register:	09/02/2021

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 14, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANCORP, INC.	CIC	Retroactive notice under the Change in Bank Control Act filed by Lawrence W. Pickett of Monroe, LA, individually, and Lawrence W. Pickett, Dana Doshier DeGravelle, Marilyn Pickett Worsley, Rock W. Worsley, Lauren P. Davis, Pamela J. Pickett, Benjamin Clark Burch, an individual identified as Minor A and an individual identified as Minor B, each of Monroe, LA, Amanda Doshier Arledge of West Monroe, LA, Adam L. Pickett of San Francisco, CA, De-Ette Copes and Lonnie L. Copes of Delhi, LA, Charles E. Hixon, Jr. and Anne Ruth Hixon of Rayville, LA, Bonnie R. Holley and Willie R. Holley of Epps, LA, David Wesley Sullivan of Pioneer, LA, and Joshua D. Sullivan of New Orleans, LA, collectively a group acting in concert, have applied for permission to retain a controlling interest in the outstanding shares of common stock of Capital Bancorp, Inc., Delhi, Louisiana. Capital Bancorp, Inc. controls Commercial Capital Bank, Delhi, Louisiana.	Newspaper:	06/26/2021
			Federal Register:	06/11/2021
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2051 West Airport Freeway, Eules, Texas 76040	Newspaper:	Not available
			Federal Register:	Not applicable
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY HOLDING COMPANY	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Security State Bank & Trust ("Bank"), Fredericksburg, Texas, to retain control of voting the shares of Security Holding Company ("Company"), Fredericksburg, Texas, as co-trustee of the Kathleen Keller 2016 Trust, Blanco County, Texas, and the Kay Durst Family 2016 Trust, Gillespie County, Texas, which owns Company stock and thereby indirectly owns Bank. Additionally, the Elliott Gage Hayne GST Trust, Elliott Gage Hayne, as Trustee; the James L. Hayne, Jr. GST Trust, James L. Hayne, Jr., as Trustee; the Nancy Elliott Hayne GST Trust, Nancy Elliott Hayne, as Trustee; the Walter Catto Hayne GST Trust, and Walter Catto Hayne, as Trustee; all of San Antonio, Texas, have provided notification to join other members of the Bonnen/Durst/Hayne/Igler/Keller/Kemp/LeJeune/Loth control group, a group acting in concert, previously cleared by the Federal Reserve Board under CIBCA on June 15, 2015, or January 13, 2017, to retain 25 percent or more of the shares of Company and indirectly Bank	Newspaper:	Not available
			Federal Register:	08/30/2021
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016), and the related Woodforest Financial Group Employee Stock Ownership Trust, to acquire up to 32 percent of Woodforest Financial Group, Inc., all of The Woodlands, Texas, and indirectly acquire Woodforest National Bank, The Woodlands, Texas	Newspaper:	Not available
			Federal Register:	09/13/2021

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 14, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, to make an additional public welfare investment of \$600,000 in MHEF Boston Private Fund II LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
TRICO BANCSHARES	* 3A3	TriCo Bancshares, Chico, California, to acquire Valley Republic Bancorp, and thereby indirectly acquire Valley Republic Bank, both of Bakersfield, California, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	Not available
	* 3A5		Federal Register:	09/13/2021

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act